

This policy form is for Home Care Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Home Care Only Benefit Amounts

\$350 minimum to \$1400 maximum per [day, week or month] offered in increments of \$70.

- ☐ per day ☒ per week ☐ per month
☐ Important Company Notes: ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple
☒ Important Company Notes:

Also available are 3% and 4% compound inflation options. The Maximum Weekly Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

28* Day Elimination Period.			42** Day Elimination Period.			42** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$308	\$620	\$291	\$587		Not Available	Not Available
55	\$402	\$772	\$381	\$731		Not Available	Not Available
60	\$538	\$979	\$509	\$927		Not Available	Not Available
65	\$751	\$1,271	\$711	\$1,203		Not Available	Not Available
70	\$1,071	\$1,685	\$1,013	\$1,594		Not Available	Not Available
75	\$1,425	\$2,111	\$1,349	\$1,997		Not Available	Not Available
80	\$1,763	\$2,488	\$1,668	\$2,354		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90- day elimination period.]

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Home Care Only Benefit Amounts

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ Important Company Notes: ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple
☒ Important Company Notes:

5% compound increase rider increases Daily Benefit by 5% compounded annually

Waiver of Premium

No waiver provision

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$177	\$451	\$161	\$410	\$230	\$585
55	\$236	\$495	\$214	\$450	\$306	\$643
60	\$353	\$566	\$321	\$514	\$459	\$734
65	\$550	\$825	\$500	\$750	\$714	\$1,071
70	\$942	\$1,319	\$857	\$1,200	\$1,224	\$1,714
75	\$1,532	\$1,991	\$1,392	\$1,810	\$1,989	\$2,586
80	\$2,710	\$3,387	\$2,463	\$3,079	\$3,519	\$4,399

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☒ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Home Care Only Benefit Amounts

\$900 minimum to \$4500 maximum per [day, week or month] offered in increments of \$300.

- ☐ per day ☐ per week ☒ per month
☐ Important Company Notes: ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple
☐ Important Company Notes:

Waiver of Premium

Chronically ill individual for 6 months

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$322	\$650	\$226	\$477	Not Available	Not Available
55	\$410	\$815	\$279	\$545	Not Available	Not Available
60	\$526	\$1,022	\$386	\$749	Not Available	Not Available
65	\$727	\$1,429	\$554	\$1,038	Not Available	Not Available
70	\$1,267	\$2,202	\$920	\$1,597	Not Available	Not Available
75	\$2,239	\$3,490	\$1,631	\$2,543	Not Available	Not Available
80	\$3,599	\$4,916	\$2,590	\$3,537	Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Home Care Only Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☐ per month
☐ Important Company Notes: ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple
☒ Important Company Notes:

5% Compound: Same as previous except DMB and LMB are increased by 5% compound interest before claims are subtracted. Periodic Offer must be made every 3 yrs. 5% Simple: Annually, the DMB is increased by 5% simple interest. Then the LMB is increased by 5% simple interest. Any benefits paid during prior policy year are deducted from this amount.

Waiver of Premium

Premiums are waived beginning the first day of the month after benefits are paid.

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$483	\$1,080	\$437	\$977	\$681	\$1,525
55	\$653	\$1,339	\$591	\$1,210	\$922	\$1,889
60	\$824	\$1,597	\$745	\$1,444	\$1,162	\$2,254
65	\$1,174	\$2,182	\$1,061	\$1,973	\$1,656	\$3,080
70	\$1,870	\$3,240	\$1,691	\$2,930	\$2,640	\$4,573
75	\$3,161	\$5,093	\$2,858	\$4,604	\$4,461	\$7,187
80	Not Available	Not Available	\$4,831	\$7,236	\$0	Not Available

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Home Care Only Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☐ per month
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- ☒ 5% Compound ☒ Guaranteed Purchase Option
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5% Compound: Same as previous except DMB and LMB are increased by 5% compound interest before claims are subtracted. Periodic Offer must be made every 3 yrs. 5% Simple: Annually, the DMB is increased by 5% simple interest. Then the LMB is increased by 5% simple interest. Any benefits paid during prior policy year are deducted from this amount.

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Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$478	\$1,071	\$420	\$939	\$655	\$1,466
55	\$647	\$1,327	\$568	\$1,164	\$886	\$1,817
60	\$816	\$1,583	\$716	\$1,388	\$1,118	\$2,167
65	\$1,163	\$2,163	\$1,020	\$1,897	\$1,593	\$2,961
70	\$1,854	\$3,211	\$1,626	\$2,817	\$2,538	\$4,397
75	\$3,133	\$5,047	\$2,748	\$4,427	\$4,290	\$6,911
80	Not Available	Not Available	\$4,645	\$6,958	\$0	Not Available

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3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$346	\$697	\$327	\$659		Not Available	Not Available
55	\$452	\$868	\$428	\$821		Not Available	Not Available
60	\$605	\$1,100	\$572	\$1,041		Not Available	Not Available
65	\$844	\$1,428	\$799	\$1,351		Not Available	Not Available
70	\$1,203	\$1,893	\$1,138	\$1,791		Not Available	Not Available
75	\$1,602	\$2,371	\$1,515	\$2,244		Not Available	Not Available
80	\$1,980	\$2,795	\$1,874	\$2,645		Not Available	Not Available

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